

## FEHB Program *Tribal FastFacts*

### The Federal Employees Health Benefits (FEHB) Program for Tribal Employees

\* **What is the FEHB Program?** FEHB is a comprehensive health insurance program that offers you the choice of enrollment. You can choose from fee-for-service (FFS) plans, health maintenance organizations (HMOs), consumer-driven health plans (CDHPs), and high deductible health plans (HDHPs). Find more information on types of plans at [www.opm.gov/insure/health/planinfo/types.asp](http://www.opm.gov/insure/health/planinfo/types.asp).

\* **Am I eligible?** The Affordable Care Act (healthcare reform law) states that

- (1) urban Indian organizations carrying out programs under Title V of the Indian Health Care Improvement Act and
- (2) Indian tribes or tribal organizations carrying out programs under the Indian Self-Determination and Education Assistance Act

are entitled to purchase coverage, rights, and benefits of the FEHB program for their employees. If you think you may be eligible, please contact your tribal employer.

\* **When can I enroll?** If your tribal employer is participating in FEHB, you can enroll during the initial enrollment opportunity, the annual Open Season, or if you experience an FEHB-specific qualifying life event.

\* **How do I enroll?** All eligible tribal employees will use the Health Benefits Election Form (SF 2809). Please contact your tribal employer for details.

\* **How much do I pay?** What you pay is based on the plan and option you choose. Premiums are shared by you and your tribal employer. Premiums vary by plan but you pay a maximum of approximately 30% and your tribal employer pays the remainder. However, if you are a part-time tribal employee, your premiums will be pro-rated. Please contact your tribal employer for details.

You can find health insurance premiums:

- By contacting your tribal employer
- In the health plan brochures
- On our website at <http://www.opm.gov/healthcare-insurance/tribal-employers/benefits-premiums/>

\* **Can I pay my premiums pre-tax and save money?** Please contact your tribal employer to see if they permit the use of pre-tax dollars to pay for insurance premium payments (known as premium conversion).

**\* What FEHB enrollment restrictions will I have under premium conversion?** You will not be allowed to change your FEHB enrollment to Self Only or to another plan, or to cancel outside of Open Season unless you experience an FEHB-specific qualifying life event (QLE).

**\* When can I change my FEHB enrollment?** You can change your FEHB enrollment during the annual Open Season or when you experience an FEHB-specific QLE.

**\* What are some important things I should know?**

- There are no waiting periods and no pre-existing condition limitations, even if you change plans;
- Each plan contracts with doctors and hospitals (known as a provider network). Your doctor may participate in one or more provider networks;
- You will reduce your out-of-pocket costs by visiting doctors and hospitals who contract with your plan. Visit your plan's website to determine which providers participate in the plan's network;
- FEHB coverage automatically continues each year; you do not have to reenroll;
- Full-time and part-time tribal employees and their families may be eligible to enroll in the FEHB Program.

**\* Are there resources I can use to help me find the right health plan?** Yes, the list of resources below can help you. You can find these on OPM's website at [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms).

- Compare Health Plans, a tool that allows comparison of benefits of up to four plans in one view  
<http://www.opm.gov/healthcare-e-insurance/healthcare/plan-information/compare-plans/>
- Information on plan quality
  - Satisfaction ratings of customers enrolled in each plan
  - Plan effectiveness of patient care measures

**\* Where can I go for more details or additional information?**

- Your health plan's brochure
- OPM's website at [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms)
- Your tribal employer